

HEALTH INSURANCE PARTNERSHIP

Overview

Beth Walter
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Grant Award

- Washington State received \$34.7 million primarily to resume the Health Insurance Partnership
- One of 13 states to receive a grant
- Money is awarded for each Federal Fiscal Year September 1 – August 31
 - \$1.2 million the first year – HCA's portion is \$893,495
 - \$3.5 million the second year – HCA's portion is \$3,188,108
 - \$9.9 million in the following three years – HCA's portion is \$9,881,985

Grant Award

- The HIP will be managed by the Health Care Authority and will be operational by September 2010.
 - HIP Board and Technical Advisory Committee are reestablished
- Most of the money received for the HIP will be used for subsidies for low-income employees.
 - Over 800 employees and dependents in Year 2
 - Nearly 4,000 employees and dependents in Years 3-5
- HCA is not using any state funds for program expenses

Program Overview

- Employer Eligibility
 - 1-50 employees
 - 50% low-wage
 - Not currently offering health insurance coverage
 - 75% minimum participation
 - Minimum contribution of 40% of the employees' premium
- Subsidies for income-qualified participants
 - Income at or below 200% FPL
 - Sliding subsidy scale with 4 income bands
 - Subsidies range from 60 – 90% of employee and dependent premium
- Designated health benefit plans
 - Plans selected by the HIP Board
 - Selected from the current small group market - same rates and plan designs
 - All designated plans qualify for premium subsidy
 - Range from comprehensive to catastrophic

Accomplishments

- Third-party Administrator chosen, system built and tested
- Carrier commitment to submit plans
- Focus groups with brokers conducted
- Program enrollment materials developed
- Outreach strategy identified
- First year program evaluation drafted

Partnerships

- Washington small group carriers
- Brokers
- University of Washington
- Milliman
- Harrington Health
- rialto communications
- Professional associations and business groups

We also receive Technical Assistance from:

- National Academy for State Health Policy
- State Health Access Data Assistance Center

Key Dates

September 1, 2010 - Small employer enrollment

January 1, 2011 - Coverage and subsidies begin

Thank you

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For more information:

www.hip.hca.wa.gov